

313957-00264

Fill in this information to identify the case:

Debtor 1 Bruce Warren Gardner

Debtor 2 _____
(Spouse, if filling)

United States Bankruptcy Court for the District of South Carolina

Case Number 17-04809+dd

Official Form 4100R

Response to Notice of Final Cure Payment

12/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment

Part 1: Mortgage Information

Name of Creditor: U.S. Bank Trust National Association as trustee for Brackenridge Mortgage Trust

Court Claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account 0054

Property address: 412 Glenzell Ln
Orangeburg, SC 29115

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default
On the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default
on creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date
of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of
the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the Debtor(s) is due on : 01/01/23
MM/DD/YYYY

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5)
of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually
obligated for the postpetition payments(s) that first became
due on:

____/____/____
MM/DD/YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 4: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Brian P. Yoho
Signature

Date 12 / 27 / 2022

Print: Brian P. Yoho
Company Rogers Townsend, LLC
Address P. O. Box 100200
Columbia, SC 29202
Telephone: (803)744-7444

Title: Bankruptcy Attorney

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF SOUTH CAROLINA

IN RE:

Bruce Warren Gardner,

Debtor(s).

CHAPTER 13
CASE NO.: 17-04809+dd

CERTIFICATE OF SERVICE

I, the undersigned employee of Rogers Townsend, LLC, do hereby certify that a copy
of the Response to Notice of Final Cure was served on the following parties:

Bruce Warren Gardner (via US Mail)
237 YMCA Road
Lexington, SC 29073

Latonya D Edwards, Esquire (via electronic service)
Dilligard Edwards, LLC
113 Executive Pointe Boulevard, Suite 204
Columbia, SC 29210

Pamela Simmons-Beasley (via electronic service)
Chapter 13 Trustee
250 Berryhill Road, Suite 402
Columbia, SC 29210

/s/ Ressie Register

Rogers Townsend, LLC
Ressie Register, Bankruptcy Paralegal
Post Office Box 100200
Columbia, SC 29202-3200
(803) 744-4444

Columbia, South Carolina
December 27, 2022